

RESPONSE TO REQUEST FOR QUALIFICATIONS FOR COUNSELING SERVICES FOR THE SANDY BUY-DOWN PROGRAM

ORIGINAL

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Issued: May 14, 2013 Due Date: May 29, 2013 Submitted: May 29, 2013

AGENCY:

NEW JERSEY HOUSING AND MORTGAGE FINANCE AGENCY 637 South Clinton Avenue, P.O. Box 18550 TRENTON, NEW JERSEY 08650-2085



BIDDER:

FAITH FELLOWSHIP COMMUNITY DEVELOPMENT CORPORATION

REV. CLARENCE BULLUCK, EXECUTIVE DIRECTOR/VICE PRESIDENT 2707 Main Street, Sayreville, New Jersey 08882 - United States

732-727-9500, EXT. 1501 • EMAIL: cbulluck@ffmwoc.org WEBSITE: ffcdc.net

732-348-9568 (FAX)



May 28, 2013

New Jersey Housing and Mortgage Finance Agency 637 South Clinton Avenue P.O. Box 18550 Trenton, NJ 08650-2085

Re: Request for Qualifications for Counseling Services for <u>THE SANDY BUY-DOWN PROGRAM</u>

Dear Sir/Madam:

Faith Fellowship Community Development Corporation ("FFCDC") is pleased to respond to your Request for Qualifications for the Sandy Buy-Down Program.

Enclosed are an original and two copies of our bid.

This proposal is a continuing collaborative effort with the New Jersey Housing and Mortgage Finance Agency and our mission to "Keeping the American Dream of Homeownership Alive through Education, Intervention, Mediation and Counseling."

Thank you for your interest in FFCDC. We envision building upon our collaborative success by continuing to develop our Housing Counseling Program with you.

Sincerely,

Rev. Clarence Bulluck

Executive Director/Vice President

Ren. Clarence Bullick

CB/lg



RESPONSE TO REQUEST FOR QUALIFICATIONS FOR THE SANDY BUY-DOWN PROGRAM

RFP Binder Sections

- 1. Section 4.1 of RFQ: Submission Requirements for Counseling Agencies
- 2. Section 5.8 of RFQ: RFQ Preparation and Submission Requirements
- 3. Agency Certificates and Agreement for RFP Title
- 4. Copy of original Request for qualification for SBDP



RESPONSE TO REQUEST FOR QUALIFICATIONS FOR THE SANDY BUY-DOWN PROGRAM

Table of Contents Part 1

Section 4.1 of RFQ: Submission Requirements for Counseling Agencies

1.	Bidder's HUD certification
2.	Evidence of the experience and level of qualification of the Housing Counselors assigned to the SBDP, including but not limited to: a. Resumes of housing counselors assigned to the SBDP b. Certifications received by counselors c. Years of experience of each SBDP counselor
3.	Evidence of past performance in counseling efforts under HMFA programs and other counseling programs including number of clients served
4.	Brief history of the Bidder, including level of pre-purchase/home buyer counseling activity during the past three years
5.	Brief history or resume of each principal (e.g. Executive Director, Partners, President, Vice President, CEO) in the Bidder's organization including counseling supervision experience or counseling experience within the past three (3) years
6.	Written certification from the Bidder that information and reports will be provided when required by the Agency.
7.	A detailed description of the housing counseling services currently offered by the Bidder.
8.	Evidence of its capacity to service the counties included in the Region for which it is applying, including but not limited to: a. Information about the number of housing counselors available to serve SBDP clients b. Information relative to the location of offices within the Region c. Ability to meet with and counsel prospective SBDP clients from each county within the region
9.	References: A list of Lenders and/or clients to whom you have provided housing counseling services or with whom you have worked. Include contact names and telephone numbers (3 references, not including NJHMFA)
10.	If a bidder is submitting a proposal for more than one Region, the bidder shall demonstrate sufficient capacity to provide services in each region



HUD APPROVAL AS A HOUSING COUNSELING AGENCY

The U. S. Department of Housing and Urban Development approves the following named entity as a Local Housing Counseling Agency.

The entity has:

- (1) met the Department's re-approval criteria and
- (2) submitted an acceptable housing counseling work plan to serve its target community.

Faith Fellowship Community Development Corp. 2707 Main Street Sayreville, NJ 08872

The Department approved this housing counseling agency to provide the following types of housing counseling in accordance with their counseling work plan.

- Mortgage Delinquency and Default Resolution Counseling
- Pre-purchase Counseling
- Financial, Budgeting and Credit Repair Workshops
- Pre-purchase Homebuyer education Workshops

March 7, 2012
Date of Re-approval

March 7, 2014
Date Approval Expires

Brenda Bellisario

Director, Program Support Division

2.Evidence of the experience and level of qualification of the Housing Counselors assigned to the SBDP

a. Resumes of Housing Counselors assigned to the SBDP

DEBORAH A. MITCHELL

OBJECTIVE:

To secure a position with a large organization where I can utilize my skills and experience to add to the success of the organization and one that will challenge me as well as provide opportunity for growth and advancement.

EXPERIENCE:

11/94 – Present McELROY, DEUTSCH, MULVANEY & CARPENTER - Newark, New Jersey

(firm merged with Carpenter, Bennett & Morrissey, May 1,2004)

(5/04—Present) ► Secretarial Assistant

- Administrative support to Partner of Labor & Employment Group;
- Supports two labor and employment attorneys;
- Draft legal documents, filing with both state and federal courts;
- Maintain court dockets and calendars;
- Create, organize and maintain legal files;
- Set up meetings and conferences;
- Take dictation as needed;
- Prepare outside counsel and other invoices for payment;
- Answer telephones and maintain daily calendars.

CARPENTER, BENNETT & MORRISSEY — Newark, New Jersey (11/94 — 5/04) ► Word Processor

Responsibilities included typing and editing from draft to final: correspondence, pleadings, briefs, agreements, memoranda, deposition/abstract summaries, merge/sort applications, tables and charts.

9/86 - 7/94

CLAPP & EISENBERG, P.C. — Newark, New Jersey. Firm disbanded in July 1994 (7/93 – 7/94) ► Administrative Secretarial Supervisor

- Coordinated secretarial work assignments;
- Assigned project work such as file preparation, indexing, trial preparation documents, and multiple party mailings;
- Prepared COBRA employee packets; office telephone list and employee address directory.
- Updated and monitored secretarial sign-in sheets; secretarial and floater evaluation reports;
 sick and personal benefit time reports;
- Scheduled overtime for pool secretaries for evening, weekend and holiday coverage;
- Organized and maintained the firm's master mailing list;
- Formatted and revised scanned documents;
- Created intricate reports, charts, timelines and tables.

(9/86-7/93) ► Word Processor

Responsibilities included typing and editing from draft to final: pleadings, briefs, estate planning documents, contracts, leases, agreements, bankruptcy documents, memoranda, resolutions, deposition/abstract summaries, merge/sort applications, tape dictation transcription, mass mailings; text and statistical tables and charts and redlining.

7/78 - 6/86

ROSEN, WEISS, McCARTHY & BURSTEIN, P.C.—Newark, New Jersey. Firm disbanded in 6/1986 (9/83—6/86) ▶ Word Processor

Same description as "Word Processor" above.

(7/78 – 9/83) ► Legal Secretary

Worked for a Litigation Partner. Responsibilities included typing and editing pleadings, correspondence, briefs, maintaining pleadings boards and diaries, tape dictation transcription, docketing, filing, client billing and other secretarial responsibilities.

SKILLS:

- Proficient in Microsoft Word and Excel
- Working knowledge of Microsoft PowerPoint and Access
- Ability to work at a fast pace and under pressure
- Excellent prioritizing skills with the ability to manage multiple tasks
- Strong organizational and problem-solving skills
- Detail-oriented

DOROTHY E. RIVERS, MPA

PROFILE

Certified Community Development Professional with strong communication and leadership skills. Recognized as an expert in applying business concepts to asset management decisions. Capable of effective collaboration, managing the administration, training and development, operations, policy development, strategic planning and implementation as well as effectively leading capacity building initiatives. Excellent analytical skills with a proven track record in developing, organizing, and implementing programs, policy, and standard operating procedures.

PROFESSIONAL EXPERIENCE

Faith Fellowship Community Development Corp., Certified Housing Counselor/Instructor

Sayreville, NJ (2/2001 – Present)

Design and develop programs to enhance coordination among mortgage lenders and insurers, homebuilders, real estate brokers, nonprofit organizations, and government agencies to make counseling an integral part of services for potential homebuyers and the community.

- Accomplishment Provide homeowner(s) with Foreclosure Intervention & Loss Mitigation
 Counseling. Negotiate with Lenders on behalf of clients to attain the best solution for
 homeowner(s).
- Accomplishment Provide Credit Counseling and Debt Solution Services, to enhance the
 stability of debt programs to our clients. Provide financial literacy and information to help
 individuals manage their finances and understand their credit to prepare them for
 homeownership and/or become debt free.
- Accomplishment Designed training programs to expand homeownership opportunities and services within local communities. Directly responsible for training and coaching of homebuyer(s) resulting in the purchase of first home.
- Assistant Program Manager
 Assisted the Senior Program Manager in developing and administering policy and standard operating procedures for community development initiatives. Provided support for on-going management, reporting and evaluation of programs for HUD.

City of Newark, Supervising Contract Administrator

Newark, NJ (2/2007-5/2010)

Manage the administration, operations, policy development and strategic planning of the department. Provide leadership in the area of economic development and programming. Recruit, train, supervise and evaluate personnel within the assigned areas of responsibility. Plan and implement marketing and public relations activities in support of city initiatives.

- Accomplishment Assisted the Deputy Mayor and Director of Housing & Real Estate with economic issues and community development priorities confronting the city;
- Accomplishment Advanced the City's economic and community development priorities by
 fostering strategic partnerships with a host of key stakeholders including primary employers
 and small businesses, state and federal agencies, non-profit community development
 corporations and financial institutions;

DOROTHY RIVERS

TRAINING AND CERTIFICATION

03/26/2010 CERTIFICATION: HOMEOWNERSHIP COUNSELING

03/26/2010 CERTIFICATION: FORECLOSURE INTERVENTION & DEFAULT COUNSELING

05/04/2011 ADVANCED FORECLOSURE: CASE STUDY PRACTICUM

PART II -- Presented by Neighbor Works® Center for Homeownership

Education and Counseling (NCHEC)

This case study analysis course examined a variety of mortgage default scenarios and potential foreclosure avoidance strategies. I engaged in participatory exercises that allowed me to practice loss mitigation and loan workout strategies and techniques, as well as effective client counseling skills. I

also learned how to navigate the lender's shop effectively.

10/3/2007 SUSTAINING HOMEOWNERSHIP: FORECLOSURE PREVENTION –

Presented by NeighborWorks® Center for Homeownership Education

and Counseling (NCHEC)

02/23/2006 BEGINNING TO INTERMEDIATE FORECLOSURE PREVENTION

Presented by NeighborWorks® Center for Homeownership Education and

Counseling (NCHEC), Atlanta, Georgia

02/20/2006 HOMEBUYER EDUCATION METHODS: ACCELERATED VERSION

Presented by NeighborWorks® Center for Homeownership Education and

Counseling (NCHEC), Atlanta, Georgia

ROZELYN A. HAYES

SUMMARY OF QUALIFICATIONS;

- An innovative, proactive, professional counselor possessing strong interpersonal skills.
- > Proven team leader with excellent supervisory and communication skills.
- > Excel at motivating teams or individuals by coaching, developing, training and mentoring new team members.
- > Recognized for my ability to work without supervision.
- A results oriented individual with excellent time management skills.

EXPERIENCE:

- Manager, Process Management Prudential Insurance Company of America, Newark, New Jersey, [1986- Present]
 Manage and supervise the individual life insurance contract filing area's processes and procedures ensuring that we are in compliance with the regulations of all fifty states.
- ➤ Homeowner & Foreclosure Counselor Faith Fellowship Community Dev Corp, Sayreville, NJ, [2008 Present]

 Teach & Counsel 1st Time Home Buyers; Teach & Counsel Foreclosure Prevention

PREVIOUS EMPLOYMENT:

Pneudraulics Mechanic, United States Air Force Reserves, McGuire Air Force Base, NJ Repair and Maintain all Pneumatic and Hydraulic Systems for C141 Aircrafts.

EDUCATION:

- Cornerstone University, Lake Charles, LA (Christian Counseling PhD Pending 3rd Qtr 2012)
- ➤ Cornerstone University, Lake Charles, LA (Christian Counseling MA 2008)
- Calvary Theological Seminary, Lake Charles, LA (Christian Counseling BA 2007)
 New Jersey Institute of Technology, Newark, NJ (Mechanical Engineering)
 Essex County College, Newark, NJ (Commuter Science)
- East Orange High School, East Orange, NJ (College Prep)

LICENSES:

- Licensed Clinical Pastoral Counselor The National Christian Counselors Association, (NCCA)
- > Christian Counselor Covent Ministries International. (CMI)

BOARD CERTIFICATIONS:

- > Child and Adolescent Therapy
- Cognitive Therapy and Ethics
- Crisis and Abuse Therapy
- Death and Grief Therapy
- Domestic Violence and Intervention Therapy
- Group Therapy
- > Integrated Marriage and Family Therapy
- > Sexual Therapy
- Substance Abuse and Addiction Therapy
- > Temperament Therapy

CERTIFICATIONS:

- Homeownership Counseling Part I & II
- Foreclosure Intervention and Default Counseling Part I
 Certified by Neighbor Works Center for Homeownership Education & Counseling (NCHEC)

COMPUTER SKILLSs:

Lotus Notes

MS Word

- ➤ MS Excel
- MS Power Point

Rozelyn Hayes

TRAINING AND CERTIFICATION

01/03/2012

FORECLOSURE BASICS-PART II --Presented by NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)

This was a beginner to intermediate level course and was recommended for counselors and others with less than 12 months of foreclosure intervention counseling experience. I learned the protocols for counseling homeowners in financial crisis. Default and delinquency was addressed, including reasons for default; ways to maximize income and reduce expenses; calculating delinquencies; understanding the players in the mortgage marketplace; loss-mitigation options for a variety of mortgage products; legal information about foreclosure laws and timelines; tips on effectively communicating with lenders and servicers; and understanding homeowner and lender rights and obligations found in loan documents.

12/12/2011

FORECLOSURE INTERVENTION AND DEFAULT COUNSELING CERTIFICATION, PART I – Presented by NeighborWorks® Center for Homeownership Education and Counseling (NCHEC

This five-day course was designed for counselors with one or more years of experience providing one-on-one foreclosure intervention and default counseling. This rigorous, in-depth course covered critical elements of the default and foreclosure process as well as loss mitigation options for prime and sub prime loans. Engaged in exercises and utilized case studies which sharpened my negotiating skills with servicers and improved my counseling methods with clients.

12/8/2008

HOUSING COUNSELING CERTIFICATION: PRINCIPLES, PRACTICES AND TECHNIQUES -- Presented by NeighborWorks® Center for Homeownership Education and Counseling (NCHEC), Atlanta, Georgia

Through hands-on applications, this advanced course taught me the skills, procedures and content needed to create new homeowners. I learned how to provide one-on-one counseling sessions to address savings, credit, and debt barriers to homeownership using the latest industry tools, techniques and resources. I practiced mortgage readiness assessment, prequalification, credit report review, action plan development and other key counseling activities. Full certification in housing counseling training was offered once completing this course.

Kenneth Watson

Certification Training Courses:

Borrow Smart Public Education Foundation Foreclosure Prevention | Homeownership Retention Counseling Training
Operation HOPE - Financial Literacy Training Course
NeighborWorks - Foreclosure Basics
Understanding and Applying Foreclosure Intervention and Loss Mitigation

Feb 6, 2007 Sept 2007 Oct 3, 2009

Oct 5, 2009

PROFESSIONAL EXPERIENCE

JPMorgan Chase, V.P. Global Product Manager for Web and File Transfer Product Dec 2007 - Present

Own multi-million dollar JPMC vendor relationship with BEA Weblogic, IBM Websphere, Sterling Commerce and others vendors. Responsibilities include ELA's; vendor support, JPMC technical Operation; Architecture and Engineering Support; product software standards; problem resolution between JPMC; general vendor and JPMC technical management of product and service.

JPMorgan Chase, V.P. Global Internet/Intranet Service Delivery Manager

June 2004 – Dec 2007

Managed the team of Web Masters that support the Web environments at JPMC globally.

IBM Manager

June 2004 - Jan 2006

Web Services Program Manager – developed process & procedure enhancements for the North American Web Masters team. Redesigned work flow for Change Management, Problem Management tickets. Managed Root Cause Analysis and responses for missed SEV1 & SEV2 SLAs. Led cleanup of SIR inventory database.

Manager - Managed the team of Web Masters that provided the day to day support of the Web Applications for IM, PB, IB, STO, CAF, CHF, CCS, T&SS,T&SS/ITS.

IBM

Program Manager

April 1, 2002 - June 2004

Middleware & Messaging Transformation Program Manager – led the JPMC M&M Transformation project. Established a working group that developed the operating model for JPMC Messaging and Middleware teams to provide support and services for the messaging and middleware products in a consistent manner across the three geographies; and across the 7 active OS platforms. This Operational Model implementation would enable us to provide the same level of support to every single application regardless of where they are located geographically or what OS platforms they are currently running on producing significant cost saving and operational efficiencies. Developed processes, and procedures incorporating the Industries Best Practices, while making tool selections that enabled M&M to provide the same consistent level of support to all of our customers Cross Platform and across geographies.

JP Morgan Chase

Vice President

November 1993 - July 2001

Global Service Delivery Manager Middleware & Messaging - Established, maintained, and managed relationships with key stakeholders (BASDM, Product Manager, LASDM, BITL's, 3rd Level Product Engineering Manager, Project managers, Internal and External service providers. Participated in the analysis of new products and upgrades. Developed strategies for future deployments. Supported Quality and Cost initiatives to improve the way support and deploy is done worldwide. Identified cost saving opportunities and implemented them. Worked with Product Managers to establish annual Service Delivery projects and budgets. Participated in product/strategy working groups and engineering board initiatives. Worked with Product Managers to secure project funding and staffing for initiatives based on strategy and plans. Supported transition from the heritage operating model to the new ETS operating model. Identified and worked with the JPMC staff supporting Middleware and Messaging. Met new staff and acted as a spoke person for the new ETS operating model. Identified M&M senior staff and organized a virtual middleware organization. Worked with middleware organizations to define standards and processes. Supported the ability to share resources across the geographies.

- Project Manager for the glo. Senior Executive Broadcasting System using Learning Media, for Office of the Chairman
- office of the Chairman provided rapid eval. and deployment of new technology being looked at by Vice Chairmen
- Represented the Global Bank on the Corporate Interoperability WorkGroup Committee
- Worked as a SME for the team that redesigned Chase.com Internet Site.
- Represent the Global Bank on the Chase Manhattan Bank Internet Center of Excellence
- Served as a member of the Global Private Bank Internet Strategy Committee.
- Served as a member of the Global Asset Management & Mutual Fund Internet Strategy Committee.

System Engineer IM/PB (March 1995 - October 1996)

Worked on the consolidation of the Chase, Chemical, Private Banks computer networks systems, implementation of new expanded data center. Integration testing of all new applications, wrote procedures for implementation of these applications or upgrades. Supported Novell, Windows NT, UNIX, Sybase Servers. Installed software on the servers. Wrote custom programs to resolve network issues.

Network Analysis IM/PB (March 1994 - March 1995)

Became a permanent employee. Responsibilities were to troubleshoot the LAN/WAN problems. Provide user support for LAN issues. Traveled to remote sites around country to resolve network problems. Designed and setup networks for new facilities. Administered Novell, OS/2, UNIX Servers, Database Administrator for Sybase, Microsoft SQL servers. Setup videos conferencing systems. Moved data from Mainframe and VAX computer systems to UNIX systems for client/server environment.

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Swiss Bank

September 1993-November 1993

Consultant

Network Analysis, Worked on the conversion 1,000 node Network from OS/2 LAN Manager to Novell 3.11 network. Also support Desktop users LAN problems

Creative Information Technology, Inc. - President\Owner

September 1998 - Present

Documentation Project Manager, Instructional Design, Senior Technical Writer, Technical Writer. New York State Provisional Teaching License, teaching Certified & non Certified Training Courses Technical Adult Education Courses at Universities & State Certified Adult Training schools.

Responsible for full project life cycle, analysis and development. Updating department procedures, templates and style guide, and setting department standards for preparing documents for printing, and on-line documentation. In a software development environment, responsibilities included documentation and development of system specifications, user, system administration and upgrade manuals. Wrote and taught custom courseware for PPI, IBM, CA

InterActive Computer Consultants, Inc.

January 1996 - September 1998

Independent Consultant Work/ Owner

Engagements include:

- Columbia House Coordinated the Setup of the Mail Servers, Gateways, and Audio Server for Web Site.
- Itochu Designed Video Server Facility to serve as a video repository for companies who wanted to store and retrieve Video content on as need bases.
- Bloomberg Worked on setting up Video Servers for Real Time video feeds to various News Services

Creative Computer Consultants

September 1992 – December 1995

Consultant/Owner

Project Management, Setup Web Servers, Video Servers (Star Ware, Cheetah,), Audio Servers (Real Audio), Mail Servers. Design InterActive computer presentations using Director, Authorware Professional, and Visual Basic. Installed and supported Novell and Lantastic Networks. Set up LAN's; WAN's; Routers; Communications Servers; Provided Hardware Support for clients.

COMP USA

September 1992 - June 1993

Tech/Salesman

Assembled computer systems. Sold and provided product information on computer hardware and software, for IBM compatible and Macintosh Products. Worked with the various network products.

Training and Certification

02/16-/17/2012

FHA-INSURED LOANS: AN AFFORDABLE OPTION -

Presented by NeighborWorks® Center for Homeownership Education and

Counseling (NCHEC)

02/13-15/2012

LENDING BASICS FOR HOMEOWNERSHIP COUNSELORS -

Presented by NeighborWorks® Center for Homeownership Education and

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05/04/2011

ADVANCED FORECLOSURE: CASE STUDY PRACTICUM -- PART II -

Presented by NeighborWorks® Center for Homeownership Education and

Counseling (NCHEC)

This case study analysis course examined a variety of mortgage default scenarios and potential foreclosure avoidance strategies. I engaged in participatory exercises that allowed me to practice loss mitigation and loan workout strategies and techniques, as well as effective client counseling skills. I also learned how to navigate the lender's shop effectively.

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FORECLOSURE INTERVENTION AND DEFAULT COUNSELING CERTIFICATION, PART I -

Presented by NeighborWorks® Center for Homeownership

Education and Counseling (NCHEC

This five-day course was designed for counselors with one or more years of experience providing one-on-one foreclosure intervention and default counseling. This rigorous, indepth course covered critical elements of the default and foreclosure process as well as loss mitigation options for prime and sub prime loans. Engaged in exercises and utilized case studies which sharpened my negotiating skills with servicers and improved my counseling

methods with clients.

10/03/2009

FORECLOSURE BASICS -- Presented by Neighbor Works ® Center for

Homeownership Education and Counseling (NCHEC)

This was a beginner to intermediate level course and was recommended for counselors and others with less than 12 months of foreclosure intervention counseling experience. I learned the protocols for counseling homeowners in financial crisis. Default and delinquency was addressed, including reasons for default; ways to maximize income and reduce expenses; calculating delinquencies; understanding the players in the mortgage marketplace; lossmitigation options for a variety of mortgage products; legal information about foreclosure laws and timelines; tips on effectively communicating with lenders and servicers; and understanding homeowner and lender rights and obligations found in loan documents.

02/06/2007

Foreclosure Prevention/Homeownership Ret. Counsel.



Objective:

To secure a position with a large organization where I can utilize my skills and experience to add to the success of the organization and one that will challenge me as well.

Education:

1994 Bible College — Assemblies of God Theological Seminary, Ft. Myers Florida

1997 AS Degree — Criminal Justice, Edison Community College, Ft. Myers Florida

Certificates:

5/7/07 - 5/11/07 Housing Counseling Certification: Principles, Practices and Techniques — Part I

Presented by NeighborWorks Center for Homeownership Education and Counseling (NCHEC), Phoenix, Arizona

Through hands-on applications, this advanced course taught counselors the skills, procedures and content needed to create new homeowners. I learned how to provide one-on-one counseling sessions to address savings, credit, and debt barriers to homeownership using the latest industry tools, techniques and resources. I practiced mortgage readiness assessment, prequalification, credit report review, action plan development and other key counseling activities. Full certification in housing counseling training is offered once completing this course.

8/15/07 Loss Mitigation Basics — Part II

Presented by Housing and Urban Development (HUD), Newark, New Jersey
This course provided an introduction to foreclosure intervention counseling. I learned the protocol for counseling homeowners in financial crisis. Default and delinquency was addressed, including reasons for default; ways to maximize income and reduce expenses; calculating delinquencies; understanding the players in the mortgage marketplace; loss-mitigation options for a variety of mortgage products; legal information about foreclosure laws and timelines; tips on effectively communicating with lenders and servicers; and understanding homeowner and lender rights and obligations found in loan documents. This course satisfied Part II of the requirements for the certification in one-on-one homeownership counseling.

6/20/08 Certified as a Housing Counselor by NeighborWorks Center for Homeownership Education and Counseling (NCHEC)

- Manage staff of several supervisors to develop leadership skills and create a thriving high performing workforce.
- Build business and customer expertise to incorporate within decision making.
 Consistently coaches team members on superb customer service skills

1997 – 1999 State of Florida Department of Juvenile Justice – Ft. Myers, Florida Juvenile Justice Detention Officer I

- > Provide constant supervision control and observation of Youth
- > Ensure the safe and secure custody of all assigned youth while
- > Process admissions, which includes supervising and searching detained youth.
- > Prepare detained youth for court appearances, transports and escorts detained youth to medical, criminal justice, social services and judicial facilities as needed according to departmental and facility policy and procedures.
- > Inspect facility, detained youth, visitors and packages delivered to the facility, as well as conduct searches related to safety and security to include but not limited to vehicles, facilities, property and person for contraband, health hazards, safety and security violations.
- > Write reports and prepare required records regarding incidents, detained youth movement and noteworthy information and ensures the documentation of all violations of facility operating procedures, rules and regulations and state and federal statutes.
- Initiate and maintain detained youth counts as directed by departmental and facility operating procedures and policy.

1999 – 2001 Alert Medical Equipment Company – Ft. Myers, Florida

Driver/Warehouse Manager

- > Maintain warehouse
- ➤ Keep inventory of all stock
- > Refill oxygen tanks for delivery
- > Deliver and setup medical equipment in customers homes
- > Educate customers on safe usage of equipment

2001 - 2002 Lee County Courts - Ft. Myers, Florida

Freelance Court Interpreter

- > Offered simultaneous interpretation in cases were language was a barrier
- > Main language that these services offered is Spanish

2002 – 2004 Novastar Mortgage Company – Ft. Myers, Florida

Asst. Manager/Loan Officer

- > Administrative support to Branch Manager
- > Create, organize and maintain loan files
- > Open and maintain new Loan files
- > Process and close loans

SAMUEL PENA

TRAINING AND CERTIFICATION

6/14-6/15/10

ADVANCED FORECLOSURE: CASE STUDY PRACTICUM

PART II —Presented by NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)

This case study analysis course examined a variety of mortgage default scenarios and potential foreclosure avoidance strategies. I engaged in participatory exercises that allowed me to practice loss mitigation and loan workout strategies and techniques, as well as effective client counseling skills. I also learned how to navigate the lender's shop effectively.

6/16/10

COUNSELING BORROWERS TO PURCHASE REAL ESTATE OWNED (REO) PROPERTIES --Presented by NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)

In today's real estate market borrowers who are interested in purchasing a home will likely consider the growing inventory of Real Estate Owned (REO) property. These properties may offer attractive pricing, but also present hidden challenges and pitfalls to potential buyers. As a homeownership counselor, providing comprehensive individual counseling, can equip clients with timely information to make informed decisions and protect their future asset, I learned:

- Who is selling these properties (from nonprofits, municipalities, banks, etc.)
- How to assist my client through careful analysis of the sales contract
- How to engage home inspectors and avoid the pitfalls of purchasing "as is" properties
- How to determine if special financing may be available for clients purchasing REO properties.
- What are the counseling program details of HUD's Neighborhood Stabilization Program (NSP), and how to determine if this program can help meet the needs of my clients.

6/17-6/18/10

DEVELOPING AND IMPLEMENTING AN EFFECTIVE FORECLOSURE

PROGRAM -- Presented by Neighbor Works ® Center for Homeownership Education and Counseling (NCHEC)

This advanced level course was targeted for managers and other decision makers within the organization. The class examined best practices in foreclosure prevention and intervention from around the country that are making a difference in foreclosure rates. I learned

2.Evidence of the experience and level of qualification of the Housing Counselors assigned to the SBDP

b. Certifications received by counselors



NCHEC Certification in Housing Counseling

IS AWARDED TO



Deborah Mitchell

Presented 15th day of May 2008

For completing the training and satisfying the requirements established by NCHEC.

Certification is valid for three years from date of issuance. It is valid only when housing counseling is performed by or in partnership with a community-based organization.

Kunth B. Wall

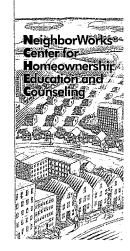
KENNETH D. WADE Chief Executive Officer NeighborWorks® America Jayna L. Bower_

JAYNA L. BOWER

Director

NeighborWorks® Center for

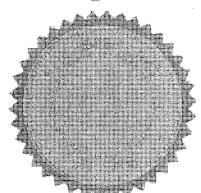
Homeownership Education and Counseling





NCHEC Certification in Housing Counseling

IS AWARDED TO



Dorothy E. Rivers

Presented 26th day of March 2010

For completing the training and satisfying the requirements established by NCHEC.

Certification is valid for three years from date of issuance. It is valid only when housing counseling is performed by or in partnership with a community-based organization.

Kust B. Well

KENNETH D. WADE Chief Executive Officer NeighborWorks® America Jayna L. Bower_

JAYNA L. BOWER

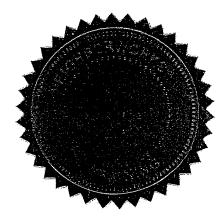
Director

NeighborWorks® Center for

Homeownership Education and Counseling

NeighborWorks Center for Homeownershi Education size Soutparling

NCHEC Certification in Homeownership Counseling



Is awarded to

Rozelyn Hayes

Presented 3rd day of January 2012

for completing the specified training and satisfying the requirements established by NCHEC.

Certification is valid for three years from date of issuance. It is valid only when housing counseling is performed by or in partnership with a community-based organization.

PAUL KEALEY Director, Training Division NeighborWorks® America Jayna S. Bower

JAYNA L. BOWER Director

NeighborWorks® Center for Homeownership Education and Counseling (NCHEC)

Working Together for Strong Communities



NeighborWorks® Center for Homeownership Education and Counseling CHIPCATE OF CONDIETION

Kenneth Watson

Lending Basics for Homeownership Counselors has satisfactorily completed

at the

Placed-Based Training

Long Island City, NY

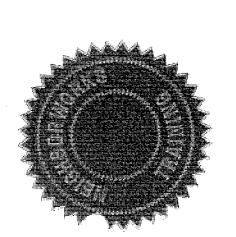
February 13 - 15, 2012

Yang Kealler

Director, Training Division NeighborWorks® America PAUL KEALEY

Hayna A. Bower JAYNA L. BOWER

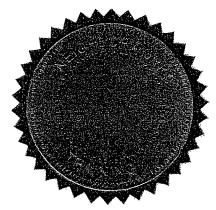
NeighborWorks® Center for Homeownership Education and Counseling NCHEC



Warking Together for Strong Communities



NCHEC Certification in Homeownership Counseling



Is awarded to

Sammy Pena

Presented 20th day of June 2011

for completing the specified training and satisfying the requirements established by NCHEC.

Certification is valid for three years from date of issuance. It is valid only when housing counseling is performed by or in partnership with a community-based organization.

PAUL KEALEY
Director, Training Division
NeighborWorks® America

Jayra S. Bower

JAYNA L. BOWER
Director
NeighborWorks® Center for
Homeownership Education and Counseling (NCHEC)

Working Together for Strong Communities.

NeighborWorks

2.Evidence of the experience and level of qualification of the Housing Counselors assigned to the SBDP

c.Years of experience of each SBDP Counselor

c. Years of experience of each SBDP counselor

Sandy Buy Down Program Counselor Years of Experience:

	<u>Name</u>	<u>Position</u>	<u>Years of</u> Experience
1	Clarence Bulluck	Executive Director	11
2	Lillie Gatling	Quality Assurance Program Manager/ Foreclosure Counselor	. 9
3	Elizabeth Banks	Intake Coordinator/ Foreclosure Counselor	1
4	Deborah Mitchell	Housing/Foreclosure Counselor	9
5	Dorothy Rivers	Housing/Foreclosure Counselor	7
6	Kenneth Watson	Housing/Foreclosure Counselor	6
7	Rozelyn Hayes	Housing/Foreclosure Counselor	3
8	Samuel Pena	Foreclosure Mediation Counselor	7
	Total Years		53 with an Average of 7 years Experience

3. Evidence of past performance in counseling efforts under HMFA programs and other counseling programs including number of clients served.

PERFORMANCE COUNSELING EFFORTS

I. Faith-based, non-profit 501(c)3 organization serving:

Region 1: Essex, Hudson, Union

Region 2: Middlesex, Monmouth, Somerset and surrounding counties

II. Local and Nationally-Funded Grant Programs:

- ✓ Making Home Affordable Program (HAMP)
- ✓ Foreclosure Mediation Program (NJJFM)
- ✓ American Dream Down Payment Initiative Program (ADDI)
- ✓ Housing Counseling Program (HUD)
- ✓ National Foreclosure Mitigation Counseling Program (NFMC)
- ✓ New Jersey Home Keeper Program (NJHK)

III. Housing Counseling Overview:

Client Service/Activity	2010	2011	2012
Inquiries	352	316	301
Attended Workshops	260	219	196
Received One-on-One Counseling	192	160	120
Purchased Homes	65	52	48

V. Foreclosure Counseling Overview:

ıV.

Client Service/Activity	2010	2011	2012
Inquiries	1,017	1,190	2,870
Intake Packets Mailed	986	861	1.261
Received One-on-One Counseling		560	730
Combined Trial and Permanent Loan Modifications	163	232	321

4. Brief history of the Bidder, including level of pre-purchase/home buyer counseling activity during the past three years

I. <u>Bidder Description</u>

Faith Fellowship Community Development Corporation ("FFCDC") is a grass-roots, faith-based nonprofit 501(c)3 organization that provides housing education and counseling programs and services that address the needs of our low-to-moderate income residents.

II. Mission

Keeping The American Dream Of Homeownership Alive through Education, Intervention, and Counseling.

III. <u>History</u>

After years of community service projects, Faith Fellowship Ministries incorporated Faith Fellowship CDC in November 2001 as a separate non-profit organization to focus on community development. In April 2002, FFCDC hosted a housing fair that attracted over 700 community residents and 25 members of the real estate industry. At this event, FFCDC surveyed the needs of the community and found that regardless of income levels; most potential homeowners faced significant barriers to purchasing homes, such as low credit scores, high debt, and lack of information. FFCDC developed community education initiatives to address these needs.

Over the past three years we have served over 969 community residents through our educational workshops and one-on-one housing counseling program.

IV. Accreditation & Standard of Excellence

FFCDC, a 501(c) (3) non-profit Housing Counseling Agency, has been providing guidance and services to thousands of families and community residents since 2001. We are committed to delivering quality service in compliance with the National Industry Standards for homeownership, education and counseling.

- Faith-Based Non-Profit
- HUD Approved
- NJHMFA Approved
- NeighborWorks Certified Instructors and Counselors

V. Homebuyer Workshop (Conducted 15 Workshops)

While the home buying process is lengthy and can seem complex, it is a manageable journey. The more you know about the home buying process, the more success you will have finding, purchasing and enjoying your home for years to come.

Our Homebuyer workshop is designed to equip you with the critical knowledge and understanding needed to purchase a home in today's market. This 8 hour in-depth course will cover key elements of home buying, mortgage loans, renting vs. owning, avoiding predatory lending, budgeting and housing to income ratios.

VI. Homebuyer Pre-Purchase Counseling (Counseled 472 potential homeowners)

Our Homebuyer one on one counseling is available for those who are ready to take the next step toward purchasing a home. Our certified counselors will work with you to:

- Assess your homeownership readiness
- Calculate affordability and create a custom budget
- Review down payment assistance programs eligibility
- Review documents

• Create an action plan to overcome obstacles
Successful completion of our Homebuyer Workshop and Homebuyer Pre-Purchase Counseling
program, may qualify you for down payment assistance through participating local banks,
county, state or federal down payment assistance programs.

VII. Credit Smart Workshop (5 Credit Smart Workshops)

Many Americans struggle with unmanageable mortgage payments, credit card debt, and out of control spending habits. This 4 hour workshop is designed to help participants increase their financial knowledge, enhance money management skills and develop financial confidence. Workshop participants will learn how to establish and maintain good credit, read a credit reports, and understand the new credit laws.

VIII. Credit Counseling (35 Families)

FFCDC offers credit and budget counseling to those who need help with budgeting, money management skills, and credit issues. Our certified counselors will assess your current financial situation and help you develop a plan to do more with the money you have. Our certified credit counselors will work with you to:

- Develop a realistic spending plan
- Establish achievable financial goals
- Create a personal action plan for success
- Refer you to a debt consolidator, if necessary

5. Brief history or resume of each principal (e.g. Executive Director, Partners, President, Vice President, CEO) in the Bidder's organization including counseling supervision experience or counseling experience within the past three (3) years.

PRINCIPALS:

Rev. Diane Demola, President

Rev. Clarence Bulluck, Executive Director/Vice President

Rev. Edward Dean, Chief Financial Officer/Treasurer

Rev. Diane Demola, President

Rev. Diane Demola serves as Founder and President of Faith Fellowship Community Development Corporation. Her supervisory experience comes as a result of having spent 30+ years as co-pastor of Faith Fellowship Ministries World Outreach Center, ("FFMWOC"), with her husband, Rev. David T. Demola.

FFMWOC began in 1980 in Staten Island, New York with only four people. As a result of Rev. Demola's extensive management and supervisory skills, FFMWOC has grown from a ministry of four people in a living room to a \$20+ million dollar facility in Sayreville, New Jersey, where thousands of families attend on a weekly basis.

FFMWOC is a 3,800 seat auditorium and office complex. Under the direction of Rev. Demola, some 48 departments serve its members, the community and world outreach efforts through Tele-Faith, Faith Life Bookstore, and the Publications Department, David T. Demola Ministries, Inc., Covenant Ministries International (C.M.I.), Faith International Training School (F.I.T.S.); Faith Fellowship Ministries School of Christian Counseling, The Road; Victory in Jesus, Latin Ministry, Pastoral Care-C.A.R.E. Ministry, Intercessory Prayer, Hospitality, The Music and Arts Department; Children, Youth, Singles, Men, Women and Couples Ministries, a comprehensive Prison Ministry and Faith Fellowship Community Development Corporation (FFCDC). Life obstacles and barriers often force people to seek assistance to attain a better quality life for themselves and their families which is reason why these departments exist. Other special community events such as health fairs, job fairs and family events are also provided as outreaches.

Rev. Demola's keen insight into synergizing these multi-faceted and diverse ministries and departments at FFMWOC serves her well as she guides FFCDC through its mission of making a difference in the quality of life for the church and community residents alike.

FFCDC has a clear vision of its mission under the leadership and guidance of Rev. Demola.

Rev. Clarence Bulluck, Executive Director/Vice President

Rev. Clarence Bulluck serves as Founder and Executive Director/Vice President of Faith Fellowship Community Development Corporation ("FFCDC"). He also serves as the Director of Community Service Development Ministries at Faith Fellowship Ministries World Outreach Center (FFMWOC). Rev. Bulluck is an ordained minister for the past 16 years. Prior to that, he was a committed volunteer at FFMWOC working full-time in a demanding corporate environment.

Rev. Bulluck retired from a 27-year career as a corporate manager from AT&T. The many years of corporate experience provided Rev. Bulluck with many opportunities to develop his strengths in Strategic Planning & Execution, Team Building & Leadership, Partnership & Alliance Building, New Program Development, Large Scale Project Management, Business Process Reengineering, as well as a solid background in all core business functions, including finance, marketing, operations and public relations.

Rev. Bulluck received formal education and training from The Neighborhood Reinvestment Training Institute, New School University, International Seminary, National Outreach Bible Institute, Thomas A. Edison State College, NJIT, and AT&T.

In 1998, Rev. Bulluck accepted a full-time staff position with FFMWOC. He is responsible for supporting the church's 9,200 weekly attendees by overseeing all community-based programs, such as:

- Membership Services and Follow-up
- Christian Education
- Community Outreach and Fellowships
- Leadership Development Programs
- Various Faith and practical life Church Workshops

Rev. Bulluck recruits, trains, and supervises over 400 volunteers with clearly defined roles and responsibilities. The impact of the ministries he supports are far-reaching and the compassion offered through this support structure is immeasurable.

Under the direction of Rev. Bulluck, since 2001, FFCDC has served over 400 community residents through educational workshops. Some of the workshops include:

- Financial Literacy
- Home Buyers Education
- Pre-Foreclosure Education
- Purchasing Pre and Foreclosed Property Education
- One-on-One Counseling and Intervention
- Faith, Base Capacity Building for non-profits

Together with its partners, FFCDC has helped over 25 faith-based organizations enhance their capacity to effectively partner with federal, state, county and municipal governments, corporations and foundations.

Rev. Edward Dean, Chief Financial Officer/Treasurer

Rev. Edward Dean serves as Chief Financial Officer/Treasurer of Faith Fellowship Community Development Corporation. Rev. Dean retired nine years ago from the Raytheon/Hughes Aircraft Corporation where he served the last 14 years of his career as the New Jersey Senior Corporate Manager of Field Operations responsible for all US Army/Raytheon contracts.

Rev. Dean managed a staff of Board and Marketing Engineers who executed 375 army research and development contracts worth \$4.5 billion dollars annually.

Rev. Dean received a BS Degree in Business Operations and Engineering from Los Angeles State University. He also has a Masters Degree and a Doctorate in Psychology and Christian Clinical Counseling Degree from Cornerstone University in Lake Charles, Louisiana.

The expertise and business management insight Rev. Deans brings to FFCDC is invaluable.

- 6. Written certification from the Bidder that information and reports will be provided when required by the Agency.
 - I, Rev. Clarence Bulluck, Executive Director/Vice President, hereby certify on behalf of Faith Fellowship Community Development Corporation ("FFCDC") that:
 - 1. FFCDC will prepare monthly activity reports in a format designated by NJHMFA.
 - 2. FFCDC will maintain records in separate files for each client counseled.
 - 3. FFCDC will make all files available to NJHMFA for inspection upon request.
 - 4. FFCDC will maintain client files for a minimum of three years following completion of the file.
 - 5. FFCDC understands and agrees that NJHMFA may perform periodic audits with regard to any and all activities related to the NJJFM Program, including but not limited to, financial records regarding counselor capacity grants and administrative support grants.

Dated: May 28, 2013

Rev. Clarence Bulluck

7. A detailed description of the housing counseling services currently offered by the Bidder.

Housing Counseling Services

FFCDC's Housing Counseling Program is organized into five service areas: Homebuyers Education, Pre-Purchase Counseling, Foreclosure Prevention Counseling, Financial Literacy Education, Financial Literacy Counseling. All services are offered in English and in Spanish.

1. Homebuyers Education Workshop

This 8-hour Workshop is designed for those seeking to purchase a home. The Workshop is held five times a year. Topic areas include:

- **Readiness:** Determining readiness to buy a home **a**nalyzing risks and benefits of renting vs. owning
- **Budgeting:** How to set up a budget, save money, cut costs, and track spending
- **Credit:** How to review a credit report, fixe credit problems, and prevents debt problems
- **Shopping for a home:** How to determine housing needs, how much house is affordable for the buyer, shopping for a neighborhood, finding a house on the market, selecting and working with a real estate professional, making an offer, and reading a purchase contract
- Inspection: Benefits and advantages of a third party inspection. Distributing the HUD home inspection handout, "For Your Protection Get a Home Inspection" and "Ten Important Questions to Ask a Home Inspector"
- **Financing a home:** How to shop for a loan and a lender, how to avoid predatory lending practices, apply for a mortgage, understand the mortgage loan process, what lenders look for in approving loans, what fees to expect, understanding how escrow and closing works, what to do if the loan is denied, and how to shop for homeowner's insurance, and referrals to FFCDC lending partners as appropriate
- Maintaining a home: How to protect the buyer's investment maintain, repair and improve the property, how to be a good neighbor, keep home-ownership records, budgeting after purchasing a home, get involved in the community, understand tax benefits, and what to do if a homeowner cannot make a mortgage payment
- **Insurance:** Risk assessment and importance of insurance, homeowner's insurance, replacement coverage, flood insurance, money saving tips, life insurance, term versus cash value, assessing needs, disability insurance, and shopping for insurance
- **Energy Efficiency:** How to reduce utility bills and make the home more energy efficient; includes handouts of various Energy Star publications and flyers that also provides information on Energy Star appliances and products

• Affirmatively Furthering Fair Housing: Understanding the buyer's rights as a consumer, according the Fair Housing and the Equal Credit Opportunity Act, what to do if rights have been violated, contact information for the appropriate organizations for filing complaints, includes 3 handouts: "Fair Housing Act Review", "Equal Credit Act Review", and "FHA Loan Fraud Review"

2. Pre-Purchase Counseling

Pre-Purchase Homebuyer Counseling is offered to people who need further explanation of topics covered during the workshop, or who need one-on-one assistance in resolving financial issues and accessing opportunities for homeownership. The Counselor also discusses and performs following with the client during the Face-to-Face session counseling session:

- Credit analysis: Reviews the Credit report and credit scores to help address credit problems, establish or rebuild credit, improve credit scores, understand the importance of good credit and how to protect the credit rating
- Pre-qualification: Calculates monthly mortgage payment affordability how much the client can afford for a monthly mortgage, assesses overall eligibility for a mortgage loan, and providing information regarding available mortgage products and housing assistance programs
- Real Estate Settlement Procedures Act (RESPA): Discusses the costs and the settlement process and the various disclosures received during the loan transaction process, i.e., the HUD-1 settlement sheet
- **FHA:** Discusses FHA products and programs as mentioned in Homebuyers Education, on the previous page
- **Inspection:** Discusses the benefits and advantages of a third party home inspection. The client is provided with the HUD home inspection handout
- Affirmatively Furthering Fair Housing: Rights and remedies available under fair housing and civil rights laws, what to do if they rights have been violated, and contact information for the appropriate organizations for filing complaints
- Loan Document Review: Includes proof of identification and Social Security number, proof of income, comparison to buyer's income as it appears on the 10-03 loan application, review loan terms, closing costs points charged (if applicable); thorough review of the 10-03, including open credit; explain to client that a proposed closing statement can change at any time, and that FFCDC is not responsible for the actual, final settlement amounts provided by the lender; FHA Loan Fraud Review handouts are provided to help client identify possible mortgage fraud or lending abuse
- **Preparing an ADDI Application:** Collecting income information, property purchase detail, mortgage information, demonstrated ability to contribute at least 1% towards downpayment and/or closing costs,

qualifying as a first-time homebuyer, getting a lead based paint certification, a household certification, and an agency certification, meet income requirements and attend a pre-purchase homebuyers workshop/course

- **3.** <u>Foreclosure Prevention Services</u>: Foreclosure Intervention & Default Counseling services are provided for those at-risk of losing their homes or those already in the foreclosure process. The Counselor also discusses and performs following with the client during the Face-to-Face session counseling session:
 - Making Home Affordable (MHA) Eligibility Screening: Counselor screens the client for eligibility
 - **Budget Verification:** Collect supporting budget documentation, including two most recent bank statements, most recent pay stubs or alternative documentation of income
 - **Action Plan:** Verify all relevant information and develop a plan that will drive the counseling process towards resolution
 - Local Resources and Assistance: Assist client with completing the Mortgage Assistance Program (MAP) application for rescue funds; also assist with completion of refinancing applications to other lenders
 - **Hardship Letter:** Submit a hardship letter to the Servicer that describes borrower's situation, outlines the reason(s) for default
 - **Contact Servicer:** If a workout is possible, complete and submit forms to move forwards with workout plan; develop a hardship packet, review loan modification agreement, negotiate with lender, prepare documents for mediation
 - **Follow-up:** Provide ongoing follow-up with Servicer to update financials. Details of follow-up activity is entered into HCO to remind Counselors
 - **Work Out Resolution:** Encourage the client to return for a review of loan workout documentation to ensure that they fully understand the terms and conditions of the modification and to ensure that the workout solution is sustainable
 - Mortgage Scam Identification, Referral and Reporting: Cases suspected to involve mortgage fraud or fair lending abuse are referred to the Attorney General's office; we may also contact HMFA's fraud investigation team
 - **Energy Efficiency:** For non-delinquency post-purchase counseling, how to reduce utility bills and make home more energy efficient; includes handouts of various Energy Star publications and flyers that provide information on Energy Star appliances and products
 - **Foreclosure Mediation:** The Mediation package is prepared by the Counselor. The Package is sent to Trenton and a copy to the Servicer's attorneys

- **Court Mediation:** The Mediation Counselor attends the mediation session with the homeowner. If a resolution is reached, documentation is drawn up specifying the terms of the resolution and the case is dismissed
- Other Resources: If the client is unsuccessful and requires additional assistance, the counselor will refer the client to other state government resources

4. Financial Literacy Education Workshop

This 4-hour workshop uses the "Credit Smart" curriculum. The workshop is designed to help community residents build financial knowledge, increase personal wealth, develop life-long money management skills and develop financial confidence. The workshop is held five times a year. Topic areas include:

- How to establish and maintain a good credit score
- Ways to reduce debt and manage finances
- Financial literacy and lifelong financial management skills
- Pre-purchase participants who attend this workshop learn skills to build credit in preparation for obtaining a mortgage
- Post-purchase participants who attend this workshop learn skills to maintain homeownership through financial stewardship
- · Review of the credit and other laws
- Energy Efficiency: For non-delinquency post-purchase counseling, how to reduce utility bills and make home more energy efficient; includes handouts of various Energy Star publications and flyers that provide information on Energy Star appliances and products

5. Financial Literacy Counseling

FFCDC offers credit and budget counseling to those who need help with budgeting, money management skills and credit issues. Our certified counselors will assess your current financial situation and help you develop a plan to do more with the money you have. Our certified credit counselors will work with you to:

- Develop a realistic spending plan
- Establish achievable financial goals
- Create a personal Written action plan for success
- · Refer you to a debt consolidator, if necessary
- · Referral to a debt-management agency, if needed

- 8. Evidence of its capacity to service the counties included in the Region for which it is applying, including but not limited to:
 - a. Information about the number of housing counselors available to serve SBDP clients;
 - b. Information relative to the location of offices within the Region;
 - c. Ability to meet with and counsel prospective SBDP clients from each county within Region 1 and Region 2
- a. FFCDC is committed to assign 5 Housing counselors to the SBDP to serve clients in Region 1 and Region 2. Our housing counseling services are available in English and Spanish.
- b. FFCDC currently serves residents of Region 1 and Region 2 (Essex, Union, Monmouth, and Middlesex Counties). Our location in Sayreville, NJ is easily accessible from all major highways, buses and trains for potential homeowners' convenience.
- c. FFCDC's particular mix of part-time and full-time counselors provides improved availability to clients by balancing their housing counseling responsibilities according to the client needs. The Housing counselors are available during weekends and evenings in order to provide housing counseling to clients that work during daytime hours.

9. References: A list of Lenders and/or clients to whom you have provided housing counseling services or with whom you have worked. Include contact names and telephone numbers (3 references, not including NJHMFA).

LENDERS:

JP Morgan Chase Home Preservation Office Brenda Stone 201-595-5375

American Home Mortgage Servicing Inc. Donald Kelly
Loss Mitigation Specialist
877-304-3100

Wells Fargo Home Mortgage Jim Priest 866-480-5004

10. If a bidder is submitting a proposal for more than one Region, the bidder shall demonstrate sufficient capacity to provide services in each region.

Faith Fellowship CDC is committed to serve families and communities with consistent service and professional excellence. We believe the success of our Housing Counselors' ability to bring a client's case to a sustainable resolution depends upon several key factors: (1) how well the Housing Counselor prepares case file; (2) the Housing Counselor's knowledge and assessment of the case, and, (3) the Housing Counselor's ability to effectively communicate the client's options to the Lender.

Over the past 3 years FFCDC has averaged 50 face to face counseling sessions per year for Housing Counseling. We have dedicated 5 Housing Counselors to the SBDP with a projection of serving 150 clients annually from region 1 and region 2. We currently have in-house capacity to assign additional counselors to this project to meet the demands as they arise.



RESPONSE TO REQUEST FOR QUALIFICATIONS FOR THE SANDY BUY-DOWN PROGRAM

Table of Contents Part 2

Section 5.8 of RFQ: RFQ Preparation and Submission Requirements

- 1. Three (3) copies of Proposal, one (1) with original signatures marked ORIGINAL" and two (2) full complete and exact copies of the original marked "COPY"
- 2. Specific Requirements as detailed in Section 4.0 of the RFO

EXHIBITS

3. EXHIBIT A: Mandatory Affirmative Action Language, N.J.S.A. 10:5-31 et seq., N.J.A.C.17:27-1 et seq. 4. EXHIBIT B: Signed Bidder's Checklist EXHIBIT C: Ownership Disclosure Form.... 5. EXHIBIT D: References 6. 7. EXHIBIT E: Signed Source Disclosure Form EXHIBIT F: Disclosure of Investment Activities in Iran Form.... 8. 9. EXHIBIT G: Code of Ethics for Vendors.... 10. EXHIBIT H: Chapter 51/Executive Order 117 Vendor Certification and Political Disclosure.... 11. EXHIBIT I: Signed Fee Schedule 12. Copy of New Jersey Business Registration Certificate (It is not required to submit Certificate with the proposal, however Bidder and any named Subcontractors must have a valid certificate at the time of bid submission and Bidder must submit a copy of their certificate and those of any named Subcontractors prior to an award of contract) 13. Copy of Minority Business Enterprise (MBE), Women Business Enterprise

(WBE) or Small Business Enterprise (SBE) certification, if applicable N/A

MANDATORY EQUAL EMPLOYMENT OPPORTUNITY LANGUAGE N.J.S.A. 10:5-31 et seq. (P.L. 1975, C. 127) N.J.A.C. 17:27

GOODS, PROFESSIONAL SERVICE AND GENERAL SERVICE CONTRACTS EXHIBIT A

During the performance of this contract, the contractor agrees as follows:

The contractor or subcontractor, where applicable, will not discriminate against any employee or applicant for employment because of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Except with respect to affectional or sexual orientation and gender identity or expression, the contractor will ensure employment opportunity is afforded to such applicants in recruitment and employment, and that employees are treated during employment, without regard to their age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex. Such equal employment opportunity shall include, but not limited to the following: employment, upgrading, demotion, or transfer; recruitment or recruitment advertising; layoff or termination; rates of pay or other forms of compensation; and selection for training, including apprenticeship. The contractor agrees to post in conspicuous places, available to employees and applicants for employment, notices to be provided by the Public Agency Compliance Officer setting forth provisions of this nondiscrimination clause.

The contractor or subcontractor, where applicable will, in all solicitations or advertisements for employees placed by or on behalf of the contractor, state that all qualified applicants will receive consideration for employment without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex.

The contractor or subcontractor will send to each labor union, with which it has a collective bargaining agreement, a notice, to be provided by the agency contracting officer advising the labor union of the contractor's commitments under this chapter and shall post copies of the notice in conspicuous places available to employees and applicants for employment.

The contractor or subcontractor, where applicable, agrees to comply with any regulations promulgated by the Treasurer pursuant to N.J.S.A. 10:5-31 et seq., as amended and supplemented from time to time and the Americans with Disabilities Act.

The contractor or subcontractor agrees to make good faith efforts to meet targeted county employment goals established in accordance with N.J.A.C. 17:27-5.2.

The contractor or subcontractor agrees to inform in writing its appropriate recruitment agencies including, but not limited to, employment agencies, placement bureaus, colleges, universities, and labor unions, that it does not discriminate on the basis of age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, and that it will discontinue the use of any recruitment agency which engages in direct or indirect discriminatory practices.

The contractor or subcontractor agrees to revise any of its testing procedures, if necessary, to assure that all personnel testing conforms with the principles of job-related testing, as established by the statutes and court decisions of the State of New Jersey and as established by applicable Federal law and applicable Federal court decisions.

In conforming with the applicable employment goals, the contractor or subcontractor agrees to review all procedures relating to transfer, upgrading, downgrading and layoff to ensure that all such actions are taken without regard to age, race, creed, color, national origin, ancestry, marital status, affectional or sexual orientation, gender identity or expression, disability, nationality or sex, consistent with the statutes and court decisions of the State of New Jersey, and applicable Federal law and applicable Federal court decisions.

The contractor shall submit to the public agency, after notification of award but prior to execution of a goods and services contract, one of the following three documents:

Letter of Federal Affirmative Action Plan Approval

Certificate of Employee Information Report

Employee Information Report Form AA302 (electronically provided by the Division and distributed to the public agency through the Division's website at www.state.nj.us/treasury/contract compliance)

The contractor and its subcontractors shall furnish such reports or other documents to the Division of Public Contracts Equal Employment Opportunity Compliance as may be requested by the office from time to time in order to carry out the purposes of these regulations, and public agencies shall furnish such information as may be requested by the Division of Public Contracts Equal Employment Opportunity Compliance for conducting a compliance investigation pursuant to <u>Subchapter 10 of the Administrative Code at N.J.A.C.</u> 17:27.

AFFIRMATIVE ACTION COMPLIANCE NOTICE N.J.S.A. 10:5-31 and N.J.A.C. 17:27

GOODS, PROFESSIONAL SERVICES AND SERVICE CONTRACTS

This form is a summary of the successful vendor's requirement to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

The successful vendor shall submit to the public agency, after notification of award but prior to execution of this contract, one of the following three documents as forms of evidence:

(a) A photocopy of a valid letter that the contractor is operating under an existing Federally approved or sanctioned affirmative action program (good for one year from the date of the letter);

OR

(b) A photocopy of a Certificate of Employee Information Report approval, issued in accordance with N.J.A.C. 17:27-4;

OR

(c) A photocopy of an Employee Information Report (Form AA302) provided by the Division and distributed to the public agency to be completed by the contractor in accordance with N.J.A.C. 17:27-4.

The successful vendor(s) must submit the copies of the AA302 Report to the Division of Contract Compliance and Equal Employment Opportunity in Public Contracts (Division). The Public Agency copy is submitted to the public agency, and the vendor copy is retained by the vendor.

The undersigned vendor certifies that he/she is aware of the commitment to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27.1 et seq. and agrees to furnish the required forms of evidence.

The undersigned vendor further understands that his/her proposal shall be rejected as non-responsive if said contractor fails to comply with the requirements of N.J.S.A. 10:5-31 and N.J.A.C. 17:27-1 et seq.

COMPANY:	Faith Fellowship Community Development Corporation	SIGNATURE: Ru Clarence Bullerk	
PRINT NAME:	Rev. Clarence Bulluck	TITLE: Executive Director/Vice President	
DATE:	May 28, 2013		

REQUEST FOR QUALIFICATIONS FOR COUNSELING SERVICES FOR THE SANDY BUY-DOWN PROGRAM

BIDDERS CHECKLIST EXHIBIT B

Please sign and return this form confirming all required information listed below is included in the bid being submitted to the Agency for this RFQ.

1.	Three (3) copies of the proposal; one (1) with original signatures marked "ORIGINAL" and two (2) full, complete and exact copies of the original, marked "COPY"	X		
2.	Required elements as detailed in Section 4.0 of this RFQ	X		
3.	Mandatory Affirmative Action Language N.J.S.A. 10:5-31 et seq., N.J.A.C.17:27-1 et seq. (Exhibit A)	X		
4.	Signed Bidder's Checklist (Exhibit B)	X		
5.	Ownership Disclosure Form and Completed Questions (Exhibit C)	X		
6.	References (Exhibit D)	X		
7.	Signed Source Disclosure Certification Form (Exhibit E)	X		
8.	Disclosure of Investment Activities in Iran Form (Exhibit F)	X		
9.	Signed Vendor Code of Ethics (Exhibit G)	X		
10.	Chapter 51/Executive Order 117 Vendor Certification and Political Disclosure (Exhibit H)	X		
11.	Signed Fee Schedule (Exhibit I)	X		
12.	Copy of your New Jersey Business Registration Certificate (It is not required to submit this certificate with the proposal, however Bidder and any named Subcontractors must have a valid certificate at the time of bid submission and Bidder must submit a copy of their certificate and those of any named Subcontractors prior to an award of contract).	X		
13.	Copy of Minority Business Enterprise (MBE), Women Business Enterprise (WBE) Or Small Business Enterprise (SBE) certification, if applicable	N/A		
*Please note – a copy of your Business Registration Certificate must be provided to the Agency prior to award of any contract. (Sample Attached.)				
Ren Charence Bullick				
Signature				
Faith Fellowship Community Development Corporation Company Name				
May 2	May 28, 2013			

REQUEST FOR QUALIFICATIONS FOR COUNSELING SERVICES FOR THE SANDY BUY-DOWN PROGRAM

COMPANY CERTIFICATION AND QUESTIONNAIRE EXHIBIT C

CERTIFICATION: I, being duly sworn upon my oath, hereby represent and state that the foregoing information and any attachments thereto, to the best of my knowledge, are true and complete. I acknowledge that the New Jersey Housing and Mortgage Finance Agency is relying on the information contained herein and thereby acknowledge that the undersigned entity is under a continuing obligation, from the date of this Certification through the completion of any contracts with the Owner of subject Project, to notify the Agency in writing of any changes to the answers or information contained herein. I acknowledge that I am aware that it is a criminal offense to make a false statement or misrepresentation in this certification, and if I do so, I recognize that I am and/or the undersigned entity is subject to criminal prosecution under the law and that it will also constitute a material breach of any agreement between the undersigned entity and the Owner of the subject Project and that either the Owner or the New Jersey Housing and Mortgage Finance Agency, at its option, may declare all such contracts associated with the subject Project void and unenforceable.

The undersigned entity authorizes the New Jersey Housing and Mortgage Finance Agency to verify any answer(s) contained herein, to investigate the background and credit worthiness of the undersigned entity and to enlist the aid of third parties including State police checks which may be completed by the New Jersey Housing and Mortgage Finance Agency in its investigative process. The undersigned entity further authorizes the New Jersey Housing and Mortgage Finance Agency to disclose any of the foregoing information and any information discovered in any investigation pursuant to this certification to any party which has entered or is entering into any contract with the undersigned entity in connection with the subject Project.

COMPANY NAMI	E Faith Fellowship Community Development Corporation	
SIGNATURE		
(NAME PRINT)	Rev. Clarence Bulluck	
TITLE Executive	e Director/Vice President	
DATE May 28, 2	013	
BE IT REMEMBE	RED, that on this 24th day of May, 2013	before me personally appeared
Rev. Clarence Bull	uck , who, I am satisfied is the person named in the within	instrument and who, being duly
sworn upon his/her	oath has executed the same as his/her voluntary act and deed.	
	ANN S. HUPPERT Notary I	Julio Higgs

Exhibit C -- Page 5

NOTARY PUBLIC STATE OF NEW JERSEY MY COMMISSION EXPIRES DEC. 9, 201

REQUEST FOR QUALIFICATIONS FOR COUNSELING SERVICES FOR THE SANDY BUY-DOWN PROGRAM

SOURCE DISCLOSURE CERTIFICATION FORM EXHIBIT E

CONTRACTOR:

I hereby certify and say:

I have personal knowledge of the facts set forth herein and am authorized to make this certification on behalf of the Contractor.

The Contractor submits this Certification in response to the referenced contract issued by New Jersey Housing and Mortgage Finance Agency, in accordance with the requirements of Executive Order 129 and Public Law 2005, Chapter 92.

Instructions:

List every location where services will be performed by the Contractor and all Subcontractors. If any of the services cannot be performed within the United States, the Contractor shall state, with specificity the reason why the services cannot be so performed. Attach additional page if necessary.

Contractor and/or Subcontractor	Description of Services	Performance Location(s)	Reason why services cannot Be performed in the United States
Faith Fellowship Community Development Corporation	Education & Counseling	2707 Main Street Savreville, NJ 08872	Not Applicable

Any changes to the information set forth in this Certification during the term of any contract awarded under the referenced solicitation or extension thereof will be immediately reported by the Vendor to the Agency.

The Director shall determine whether sufficient justification has been provided by the Contractor to form the basis of his/her certification that the services cannot be performed in the United States and whether to seek the approval of the Treasurer.

I understand that, after award of a contract to the Contractor, it is determined that the Contractor has shifted services declared by the Director that extraordinary circumstances require the shift of services or that the failure to shift the services would result in economic hardship to the Agency, the Contractor shall be deemed in breach of contract, which contract will be subject to termination for cause.

I certify that, to the best of my knowledge, the foregoing statements by me are true. I am aware that if any of the statements are willfully false, I am subject to punishment.

By: _	w	Charence Bulliok	Print !	Name:	Rev. Clarence Bulluck	
Contrac	tor:	Faith Fellowship Community Development Corporation	Date:	May 2	28, 2013	

REQUEST FOR QUALIFICATIONS FOR COUNSELING SERVICES FOR THE SANDY BUY-DOWN PROGRAM

VENDOR CODE OF ETHICS EXHIBIT G

The New Jersey Housing and Mortgage Finance Agency ("Agency") considers the maintenance of public trust and confidence essential to its proper functioning, and accordingly has adopted this Code of Ethics for Vendors. Vendors who do business with Agency must avoid all situations where proprietary or financial interests, or the opportunity for financial gain, could lead to favored treatment for any organization or individual. Vendors must also avoid circumstances and conduct which may not constitute actual wrongdoing, or a conflict of interest, but might nevertheless appear questionable to the general public, thus compromising the integrity of the Agency.

This Code is based upon the principles established in Executive Order 189 (Kean, 1988), ethical standards established by the Agency pursuant to N.J.A.C. 5-80-18.8, and laws governing the Executive Commission on Ethical Standards, N.J.S.A. 52:13D-12 et seq., which, while not strictly applicable to Contractors, provide general guidance in this area. Also, this code has been established pursuant to the authority embodied in N.J.S.A. 55:14K-1 et seq., and for good cause.

This Code of Ethics will be made part of each Request for Qualification (RFQ) issued by the Agency and will be attached to every contract and agreement to which Agency and, to the extent feasible, to all those parties anticipating doing business with the Agency.

No person shall pay, offer to pay, or agree to pay, either directly or indirectly, any fee, commission, compensation, gift, gratuity, or other thing of value of any kind to any Agency member or employee or to any member of the immediate family, as defined by N.J.S.A. 52:13D-13 (i), of any such member or employee, or to any partnership, firm, or corporation with which such member, employee or member of their immediate family is employed or associated, or in which such member or employee has an interest within the meaning of N.J.S.A. 52:13D-13 (g).

Note:

This section would permit an Agency officer or employee to accept food or refreshment of relatively low monetary value provided during the course of a meeting, conference or other occasion where the employee is properly in attendance (for example, coffee, danish, tea or soda served during a conference break). Acceptance of unsolicited advertising or promotional material of nominal value (such as inexpensive pens, pencils or calendars) would also be permitted.

No person may, directly or indirectly, undertake any private business, commercial or entrepreneurial relationship with, whether or not pursuant to employment, contract or other agreement, express or implied, or sell any interest in such person to, any Agency member employee having any duties or responsibilities in connection with the purchase, acquisition or sale of any property or services by or to the Agency. No person may, directly or indirectly, undertake any private business, commercial or entrepreneurial relationship with, whether or not pursuant to employment contract or other agreement, express or implied, or sell any interest in such person to any individual, firm or entity with which such member or employee is employed or associated or has an interest within the meaning of N.J.S.A. 52:13D-13 (g). Any relationships subject to this provision shall be reported in writing forthwith to the Executive Commission on Ethical Standards, which may grant a waiver of this restriction upon application of the member or employee upon a finding that the present or proposed relationship does not present the potential, actuality or appearance of a conflict of interest.

No person shall influence, or attempt to influence or cause to be influenced, any Agency member or employee in his/her official capacity in any manner which might tend to impair the objectivity or independence of judgment of said member or employee.

No person shall cause or influence, or attempt to cause or influence, any Agency member or employee to use, or attempt to use, his/her official position to secure unwarranted privileges or advantages for the person or any other individual or entity.

All persons shall report to the Attorney General of New Jersey and the Executive Commission on Ethical Standards the solicitation of such persons of any fee, commission, compensation, gift, gratuity or other thing of value by an Agency member or employee. Any questions as to what is or is not acceptable or what constitutes proper conduct for an Agency officer or employee should be referred to the Agency Ethics Liaison Officer or his/her designee.

This code is intended to augment, not to replace, existing administrative orders and the current Agency Code of Ethics.

Agency is defined as the New Jersey Housing and Mortgage Finance Agency.

Immediate Family is defined as a person's spouse, child, parent, or sibling residing in the same household. N.J.S.A. 52:13D-13 (i).

Vendor is defined as any general contractor, subcontractor, consultant, person, firm, corporation or organization engaged in or seeking to do business with the Agency.

REQUEST FOR QUALIFICATIONS FOR COUNSELING SERVICES FOR THE SANDY BUY-DOWN PROGRAM

VENDOR CODE OF ETHICS EXHIBIT G

This is to acknowledge that I received and read the New Jersey Housing and Mortgage Finance Agency's Vendor Code of Ethics and I understand the terms of the Vendor Code of Ethics.

Faith Fellowship Con	nmunity Development Corporation	May 28, 2013
Name of Firm	(Please print or type)	Date
Rev. Clarence Bulluc	k	Executive Director/Vice President
Officer's Name	(Please print or type)	Title
() (h	A 00 . 1/	
Ren Charence	monk	
Signature		

REQUEST FOR QUALIFICATIONS FOR COUNSELING SERVICES FOR THE SANDY BUY-DOWN PROGRAM

FEE SCHEDULE EXHIBIT I

The Sandy Buy-Down Program allows for a total compensation of \$800 as follows:

- a. \$100 per case for each client who receives initial intake/triage, but is not SBDP eligible.
- \$800 per case, upon receipt of the completed eligibility package for each client who is fully counseled, screened and deemed SBDP eligible. The \$800 payment will be processed upon receipt of a completed eligibility package acceptable to the HMFA. (see 3.0 Scope of Services)

Signature of the Bidder attests that the Bidder has read, understands, and agrees to all terms, conditions, and specifications set forth in the Request for Qualifications (RFQ) including all addenda. Furthermore, signature by the Bidder signifies that the RFQ and the responsive submission constitutes a contract immediately upon notice of acceptance of the submission by the New Jersey Housing and Mortgage Finance Agency for any and all of the services requested and for the length of time indicated in the Request for Qualifications. Failure to accept the contract within the time period indicated or failure to hold prices or to meet any other terms and conditions as defined in the Request for Qualifications during the term of the contract, shall constitute a breach and may result in suspension or debarment from further Agency bidding.

Faith Fellowship Community Development Corporation		2707 Main Street, Sayreville, NJ 08872
Name of Firm	(Please print or type)	Address
	· · · · · · · · · · · · · · · · · · ·	
(732) 727-9500, Ex	t. 1501	_(732) 348-9568
Phone Number		Fax Number
Rev. Clarence Bullu	ck	Executive Director/Vice President
Name	(Please print or type)	Title
_		
R. M.	C00I	
Pen Charence Bullick		cbulluck@ffmwoc.org
Signature		E-mail
•		
May 28, 2013		
Date		

1	State of New Jersey Business Registration Certificate
2	Certificate of Liability Insurance
3	New Jersey Housing & Mortgage Finance Agency Agreement for RFP Title
4	
5	
6	
7	
8	
9	
10	